2. As per the present RBI guidelines on lending under consortium arrangement, the share of a bank as a member of the consortium should be a minimum of 5 per cent of the fund based credit limits so as to ensure meaningful participation.

3. The banks have to also observe the credit exposure norm of 25 per cent of the net-worth in the case of individual borrowers and 50 per cent in the case of group of borrowers.

(c) The names of public sector banks which have gone public during 1993-94 and 1994-95 and the details of their capital to risk asset ratio before issue and after issue, as reported by RBI, are given below:

Name of the Bank	Capital to risk asset ratio	
	Before Issue	After Issue
1993-94		
State Bank of India	4.5%	12.9%
1994-95		
Oriental Bank of Commerce	10.2%	18.7%

There is no proposal, at present, regarding public issue of capital by public sector banks in 1995-96.

Credit Deposit Ratio of Banks

2132. **SHRI ASHOK MITRA:**
SHRI DILIP SINGH JUDEV:

Will the Minister of FINANCE be pleased to state:

(a) the credit-deposit ratio for the banking industry as a whole with respect to each of the constituent states of the Union for each of the years since 1991-92;

(b) whether a special review was recently undertaken to initiate measures for improving the credit deposit ratio in the case of Jammu and Kashmir; and

(c) whether similar reviews are proposed to be undertaken for each of the other States?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) The Credit Deposit Ratios (CDR) of Scheduled Commercial Banks, State-wise, as on the last Friday of March 1992, March 1993, March 1994 and March 1995 are given in the Statement (*see* below).

(b) and (c) In the State Level Bankers' Committee (SLBC) meetings, among other matters, the subject of CDR is also generally discussed. In some of the States/Union Territories where CDR is low, specific Task Forces have been constituted to identify the reasons for low CDR and suggest remedial measures for improving the position. The measures for improving the CDR in the State of Jammu and Kashmir were last reviewed in the meeting of SLBC held on 15th July, 1995.

Statement

State-wise Credit-Deposits ratio of All Scheduled Commercial Banks

States	As on the last Friday of March 1992	March 1993	March 1994	March 1995
Haryana	56.5	55.5	50.3	46.7
Himachal Pradesh	33.3	31.8	28.6	26.3
Jammu & Kashmir	43.0	44.5	45.7	42.8
Punjab	42.2	42.5	42.0	41.4
Rajasthan	55.6	55.2	49.2	46.0
Chandigarh	65.1	50.6	83.8	115.8
National Capital Territory of Delhi	73.1	88.9	73.8	74.6
Arunachal Pradesh	14.4	13.8	13.1	11.3
Assam	49.1	48.8	42.8	38.0
Manipur	72.6	84.3	72.1	55.6
Meghalaya	20.2	16.9	15.7	15.8
Mizoram	21.7	20.9	20.5	15.4
Nagaland	39.2	40.4	41.5	35.4
Tripura	56.4	58.3	56.2	45.7
Bihar	39.5	38.8	36.1	33.2
Orissa	72.2	66.7	61.0	54.1
Sikkim	27.2	24.3	22.0	24.3
West Bengal	52.7	52.2	46.5	54.0
Andaman & Nikobar Island	32.4	29.1	18.6	17.8
Madhya Pradesh	63.7	62.3	56.0	53.3
Uttar Pradesh	44.6	42.4	37.2	35.0
Goa	30.9	30.6	25.5	26.5
Gujarat	53.5	52.4	46.3	46.6
Maharashtra	62.4	61.2	61.9	70.3
Dadra & Nagar Haveli	46.0	29.1	20.5	15.5
Daman & Diu	19.6	17.7	15.4	14.5
Andhra Pradesh	80.7	80.0	71.5	75.7
Karnataka	78.4	75.1	70.1	67.8
Kerala	51.9	48.7	44.3	44.9
Tamil Nadu	99.8	87.1	86.8	91.2
Lakshadweep	12.8	9.9	9.5	9.9
Pondicherry	47.8	44.8	42.2	44.0
All-India	61.0	60.5	56.6	59.2

DA to Central Government Employees

2133. SHRI BHAGABAN MAJHI: Will the Minister of FINANCE be pleased to state:

(a) the number of instalments of Dearness Allowance due for payment to the Central Government employees at present;

(b) the steps taken to release these instalments; and

(c) the date from which the payment would be made effective?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) to (c) In accordance with the formula